

American Indian & Alaska Native Fact Sheet

If you are an American Indian or Alaska Native, you may receive new health coverage benefits, certain special discounts, and protections.

Certain benefits are available to you if you are a member of a federally recognized tribe or Alaska Native Claims Settlement Act (ANCSA) Corporation shareholders. Others are available to people of Native American descent or who are otherwise eligible for services from the Indian Health Service, a tribal program, or an Urban Indian Health Program (I/T/U).

If I am eligible, what are the benefits I could receive?

- You may enroll into health coverage at any time during the year, not just during open enrollment.
- You may change plans up to once a month.
- You may have no deductible, no copayment, and no co-insurance
- You may get an exemption from the tax penalty that most people would have to pay for not having insurance.

As an American Indian or Alaska Native, you are eligible for a Special Enrollment Period every month.

Special Enrollment Periods are timeframes during which qualifying individuals may enroll in health insurance *outside* of regular Open Enrollment. If you fall into one of the above categories, you qualify for a Special Enrollment Period once a month. This means that you may make changes to your insurance coverage each month for any reason.

If you enroll in coverage or have a change in plan before the 15th of the month, then your change will take effect the next month. (For example: If you change your plan on February 7th, then your new plan will start March 1st.) If you change your plan after the 15th of the month, then your new plan will start the month following the next. (For example: You change your plan on July 18th. Your new coverage will not start until September 1st.)

How will these special discounts help me save?

If you are found eligible, you will pay \$0 for out-of-pocket costs including deductibles, copays, and co-insurance. Additionally, these special discounts are based on your income and household size. As opposed to others receiving special discounts, which are only allowable on *silver level plans* and higher, your special discounts will be applied to your plan regardless of the plan level (*bronze, silver, gold, or platinum*).

Below is a chart outlining the special discount categories.

Income Level	Special Discount Category	Out-of-Pocket Costs
Under \$24,250*	E	\$0 if I/T/U provider \$0 if referred by a I/T/U provider**
Between \$24,250 - \$72,750	D	\$0 for any provider
Above \$72,750	E	\$0 for any provider \$0 if referred by I/T/U provider

*Income levels are based on current information from healthcare.gov

**You may be eligible for Medicaid/KCHIP which may have different costs.

What if someone in my family is not a tribal member?

Because your household must enroll together, this will automatically make the nontribal member of your family eligible for the Special Enrollment Periods. The head of the household does not have to be a member of a federally recognized tribe for the other family members on the same enrollment to have access to the Special Enrollment Periods. However, family members who are NOT part of the tribe need to be enrolled in a different health insurance plan. If all family members are on the same plan, then no one will be eligible for the American Indian special discounts (Categories D or E).

Will I need my tribal documents when applying for coverage?

Yes, you will need to provide documentation. For Native Americans, it will be a document issued by a federally recognized tribe indicating tribal membership.

How do I apply for the Indian Health Coverage Exemption?

If you are eligible, you do not have to pay the penalty for not having health coverage. You can either fill out an exemption form or claim the exemption when filing a federal income tax return. To learn more, go to www.gov/search/?q=american+indian+exemptions .